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|--|------------------------|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | Micah R. Dunn | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Shannon A. Dunn | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 13-25344-CMB | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Micah R. Dunn

Shannon A. Dunn

4/30/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Micah R. Dunn
Shannon A. Dunn
DebtorsCase No. 13-25344-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 2
Total Noticed: 24

Date Rcvd: Apr 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2019.

db/jdb +Micah R. Dunn, Shannon A. Dunn, 231 Pheasant Drive, Pittsburgh, PA 15235-3159
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 13772126 +AES, 1200 N. 7th St., Harrisburg, PA 17102-1419
 13772127 +Bank of America, 501 Bleecker Street, Utica, NY 13501-2401
 13772129 +Great Lakes Higher Education, 2401 International Ln, Madison, WI 53704-3192
 13790499 +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020
 13795325 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 13851802 +PNC MORTGAGE NA, 3232 NEWMARK DR, MIAMISBURG OH 45342-5433
 13772131 +PNC Mortgage, 6 N Main Street, Dayton, OH 45402-1908
 13772130 +Penn Hills Township, 12000 Frankstown Rd., 2nd Floor, Pittsburgh, PA 15235-3440
 13873725 +Peoples Natural Gas Co. LLC, Attn: Andrew Weisner, 375 North Shore Dr., Suite 600,
 Pittsburgh, PA 15212-5866
 13772134 +State Collection Service, PO Box 6250, Madison, WI 53716-0250
 13772135 +Thomas Puleo, Esquire, KML Law Group, P.C., Mellon Independence Center - Suite 5000,
 701 Market Street, Philadelphia, PA 19106-1538
 13772137 +US Department of Education, PO Box 530260, Atlanta, GA 30353-0260
 13793445 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 01 2019 03:15:51 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr E-mail/Text: peritus@ebn.phinsolutions.com May 01 2019 03:16:42 Peritus Portfolio Service,
 POBox 141419, Irving, TX 75014
 13772128 +E-mail/Text: vmcpherson@creditmanagementcompany.com May 01 2019 03:16:20
 Credit Management Company, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346
 13850282 +E-mail/Text: kbarkley@bernsteinlaw.com May 01 2019 03:16:34 Duquesne Light Company,
 c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13976829 EDI: ECMC.COM May 01 2019 06:58:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 14077148 E-mail/Text: peritus@ebn.phinsolutions.com May 01 2019 03:16:42
 Peritus Portfolio as Assignee for NCEP llc, POBox 141419, Irving TX 75014-1419
 13772133 +EDI: DRIV.COM May 01 2019 06:58:00 Santander Consumer, PO Box 961245,
 Fort Worth, TX 76161-0244
 13784955 +EDI: DRIV.COM May 01 2019 06:58:00 Santander Consumer USA, Po Box 560284,
 Dallas, TX 75356-0284
 13772136 +E-mail/Text: BankruptcyNotice@upmc.edu May 01 2019 03:16:27 UPMC Physician Services,
 1650 Metropolitan Street, Third Floor - Customer Service, Pittsburgh, PA 15233-2213
 TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
 cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 cr* +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020
 cr* +Penn Hills School District, c/o Maiello, Brungo & Maiello, LLP, 3301 McCrady Road,
 Pittsburgh, PA 15235-5137
 13782115 ##+Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 3301 McCrady Road,
 Pittsburgh, PA 15235-5137
 13772132 ##+Portnoff Law Associates, LTD, 1000 Sandy Hill Road, Suite 150, Norristown, PA 19401-4181
 TOTALS: 1, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 02, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: Apr 30, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association
andygornall@latouflawfirm.com
Brian C. Thompson on behalf of Joint Debtor Shannon A. Dunn bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com
Brian C. Thompson on behalf of Debtor Micah R. Dunn bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
James R. Wood on behalf of Creditor Municipality of Penn Hills jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9